

Robert B. Wilson

Chapter 13 Trustee

6308 Iola Avenue, Suite 100 Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

HIBBERT REINHARDT SCOTT

CASE NO. 14-70296-HDH-13

AKA1:

AKA2:

DBA1:

DBA2:

SS#1: xxx-xx- 2144

SS#2:

**REPORT OF 341 MEETING**

**I. 341 MEETING REPORT:**

A. Orig. Date: 10/7/2014 Orig. Time: 11:00 AM Reset Date: Reset Time:  
B. Meeting Results: Adjourned  
C. Debtor(s): Debtor 1 Appeared  
D. Attorney for Debtor(s): Appeared  
E. Creditor Appearance: None

F. Amount Paid to the Trustee as of 10/7/2014 \$0.00 First Payment Due Date: 10/11/2014

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete  
Budgeted Income: \$3,386.43 Expense: \$2,774.43 Surplus: \$612.00  
Plan Payment: \$612.00 Monthly Plan Term(Months): 60

I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00

Objection to Exemption of:

Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers:

Object to Invoke Stay Pleading

Case Converted from Chapter 7, Bar Date Set: 1/5/2015 Date Converted from Chapter 7:

J. Required Information: Home & auto declaration pages, not just invoice.

K. Business Information:

L. Object to Confirmation: Yes

Trustee request \$150 step payment to begin \_\_\_/\_\_\_

Failure to include all disposable income

M. Financial Management Class: Debtor 1 Appeared

N. Eligibility:

Certificate of Credit Counseling Filed: Debtor 1 Only

Credit Counseling Provider Approved: Yes

Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00

Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: MTD

-Home & auto declaration pages, not just invoice.

Questions

-Gambling is not allowed while in bankruptcy.

-Tax returns will be reviewed annually and gambling winnings will be a problem.

-Trustee request \$150 step payment to begin \_\_\_/\_\_\_

-When will \$152.01 401k loan be completed?

Not sure. Statemtn will need to be provided.

-Sch J lists excessive expenses

-Nat'l Std 1, 1, & 1 \$2,631 -- Adj Nat'l Std \$2,731 -- Adjusted by \$100 charity

-Sch J \$2,774 & debt in plan \$468 totals \$3,242 or \$511 above Adj Nat'l Std

-555 miles to work weekly. 129 miles one way so how many times a week?

Drives to dallas Monday & home Friday. In Dallas is it 75 roundtrip per day

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-555 miles/12 miles/gallon is 46 gallons@3.20/gallon=\$148/wkx52/12=\$641  
So 633 work miles/12=52.75 gallons@\$3.20 is \$168.80/wk or \$731/mo so no objection.

- \$693 transportation & \$100/mo auto maintenance?

- Failure to include all disposable income

- Plan provides NSF check debt as unsecured special class paid through the Plan -- OK per MM

- Plan fails to provide for Archer City & ISD's \$27.00 secured 2014 tax claim -- TRCC

- Feasibility until all claims are properly treated -- TRCC

Will be mailed in the next 2 days.

Dated: 10/7/2014

/s/ Robert B. Wilson

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Standing Bankruptcy Trustee

By: Brent Hagan

<b>Case Number:</b>	<b>14-70296</b>
<b>Debtor:</b>	<b>Scott</b>
<b>Attorney:</b>	<b>White</b>
<b>Presiding Officer:</b>	<b>Brent Hagan</b>
<b>Calculation Date:</b>	<b>10/6/2014 16:30</b>

Domestic Support <b>Input name from Plan</b>	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
DATCU	\$24,973.81	4.00%	60	\$459.93	\$27,595.84
Archer City & ISD -- \$27 2014 tax claim	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
IRS -- Filed \$6,000	\$527.00		55	\$9.58	\$527.00
CPR -- U/S Special Class	\$392.50		36	\$10.90	\$392.50
CPR -- U/S Special Class	\$235.00		36	\$6.53	\$235.00
TeleCheck	\$148.40		36	\$4.12	\$148.40
TeleCheck	\$169.60		36	\$4.71	\$169.60
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

<b>Attorney Fees</b> <b>Paid Through the Plan</b>	\$3,275.00				\$3,275.00
<b>Noticing Fees</b>	\$63.36				\$63.36
<b>Clerk Filing Fees</b>	\$0.00				\$0.00

<b>Hardacre Minimum</b>	<b>\$0.00</b>	<-----			
Chapter 7 Minimum (Gross)	\$0.00				
Less Trustee Fees	\$0.00				
Less Attorney Fees	\$3,275.00				
Less Noticing Fees	\$63.36				
Less Clerk Filing Fees	\$0.00				
Less Scheduled Priority Claims	\$1,472.50				
Less Other (Explain Below)	\$0.00				
<b>Chapter 7 Minimum (Net)</b>	<b>\$0.00</b>	<-----			

Greater Of -----&gt;

<b>Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)</b>	<b>\$20,554.00</b>
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$36,000.41
Debtor Plan Base (Monthly Payment X Term)	\$36,720.00
Surplus (Debtor Plan Base - Calculated Base)	\$719.59

Comments: